

CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for selecting a course of action regarding a customer having a
2 financial account, comprising:
 - 3 receiving first data associated with a customer having a financial
4 account;
 - 5 receiving second data, said second data regarding said financial
6 account;
 - 7 determining a score associated with said customer based, at least in
8 part, on said first data and said second data, wherein said score is indicative of
9 said customer's likelihood of using said financial account in the future; and
10 selecting a course of action regarding said customer based, at least in
11 part, on said score.
- 1 2. The method of claim 1, wherein said receiving first data includes at least one
2 of the following:
 - 3 receiving at least a portion of said first data via an electronic
4 communication;
 - 5 retrieving at least a portion of said first data from a database;
 - 6 retrieving at least a portion of said first data from an electronically
7 accessible resource;
 - 8 receiving at least a port of said first data from an information provider;
 - 9 receiving a first portion of said first data at a first time and a second
10 portion of said first data at a second time; and
11 receiving a first portion of said first data from a first source and a
12 second portion of said first data from a second source.
- 1 3. The method of claim 1, wherein said receiving second data includes at least
2 one of the following:

3 receiving at least a portion of said second data via an electronic
4 communication;
5 retrieving at least a portion of said second data from a database;
6 retrieving at least a portion of said second data from an electronically
7 accessible resource;
8 receiving at least a port of said second data from an information
9 provider;
10 receiving a first portion of said second data at a first time and a second
11 portion of said second data at a second time; and
12 receiving a first portion of said second data from a first source and a
13 second portion of said second data from a second source.

1 4. The method of claim 1, wherein said determining a score associated with said
2 customer based, at least in part, on said first data and said second data includes:
3 determining a plurality of weighted variables based on said first data
4 and said second data; and
5 calculating said score from said weighted variables.

1 5. The method of claim 1, wherein said selecting a course of action based, at
2 least in part, on said score includes at least one of the following:
3 selecting a marketing strategy based, at least in part, on said score;
4 promoting a financial product to said customer, wherein selection of
5 said financial product is based, at least in part, on said score; and
6 targeting said customer with advertising materials selected, at least in
7 part, as a result of said score.

1 6. The method of claim 1, further comprising:
2 establishing said financial account for said customer.

1 7. The method of claim 1, further comprising:
2 receiving a payment from said customer toward a balance in said
3 financial account.

1 8. The method of claim 1, wherein said financial account has at least one of the
2 following:

3 an associated interest rate;
4 a maximum term;
5 an associated identifier;
6 an associated minimum payment due during an identified time period;
7 and
8 a maximum allowable balance.

1 9. The method of claim 1, wherein said course of action includes at least one of
2 the following:

3 a marketing strategy directed toward said customer;
4 an advertising strategy targeted to said customer; and
5 promotion of a financial product to said customer, wherein selection of
6 said financial product is based, at least in part, on said score.

1 10. The method of claim 1, wherein said financial account is a loan account.

1 11. The method of claim 1, wherein said customer meets at least one criterion.

1 12. The method of claim 11, wherein said at least one criterion is a zero balance in
2 said financial account.

1 13. The method of claim 11, wherein said at least one criterion is a balance in said
2 financial account below a threshold amount.

1 14. The method of claim 13, further comprising:
2 establishing said threshold amount.

1 15. The method of claim 1, further comprising:

2 receiving data indicative of at least one criterion associated with said
3 customer.

1 16. The method of claim 1, wherein said first data includes at least one of the
2 following:

3 demographic information related to said customer;
4 information regarding said customer's income;
5 information regarding said customer's gender;
6 information regarding said customer's credit history;
7 information regarding a credit rating associated with said customer;
8 information regarding another financial account associated with said
9 customer;
10 information regarding at least one revolving agreement associated with
11 said customer;
12 information regarding at least one bonus account associated with said
13 customer;
14 information regarding a credit permission category associated with said
15 customer;
16 information regarding a job type associated with said customer;
17 information regarding an insurance type associated with said customer;
18 and
19 information regarding a number of people in said customer's
20 household.

1 17. The method of claim 1, wherein said second data includes at least one of the
2 following:

3 information regarding at least one payment made to said financial
4 account;
5 information regarding a number of payments made to said financial
6 account during a time period;
7 information regarding utilization of said financial account;
8 information regarding at least one loan from said financial account;

9 information regarding a number of payoffs of said financial account
10 during a time period;
11 information regarding a number of loans made from said financial
12 account during a time period;
13 information regarding at least one delinquent payment;
14 information regarding a number of delinquent payments made to said
15 financial account during a time period;
16 an interest rate associated with said financial account;
17 a minimum monthly payment required for said financial account; and
18 a maximum allowable balance associated with said financial account.

1 18. A method for determining if a customer is likely to reuse a loan account,
2 comprising:

3 receiving data indicative of at least one parameter associated with a
4 loan account;
5 receiving data indicative of at least one parameter associated with a
6 customer, wherein said customer is associated with said loan account;
7 determining a first weighted score based on said least one parameter
8 associated with said loan account;
9 determining a second weighted score based on at least one parameter
10 associated with said customer;
11 determining a final score based, at least in part, on said first weighted
12 score and said second weighted score; and
13 comparing said final score with a threshold indicative of a likelihood
14 that said customer will reuse said loan account.

1 19. The method of claim 18, wherein said receiving data indicative of at least one
2 parameter associated with a loan account includes at least one of the following:

3 receiving at least a portion of said data via an electronic
4 communication;
5 retrieving at least a portion of said data from a database;

6 retrieving at least a portion of said data from an electronically
7 accessible resource;
8 receiving at least a port of said data from an information provider;
9 receiving a first portion of said data at a first time and a second portion
10 of said data at a second time; and
11 receiving a first portion of said data from a first source and a second
12 portion of said data from a second source.

1 20. The method of claim 19, wherein said receiving data indicative of at least one
2 parameter associated with a customer, wherein said customer is associated with said
3 loan account includes at least one of the following:

4 receiving at least a portion of said data via an electronic
5 communication;
6 retrieving at least a portion of said data from a database;
7 retrieving at least a portion of said data from an electronically
8 accessible resource;
9 receiving at least a port of said data from an information provider;
10 receiving a first portion of said data at a first time and a second portion
11 of said data at a second time; and
12 receiving a first portion of said data from a first source and a second
13 portion of said data from a second source.

1 21. The method of claim 18, wherein said determining a first weighted score
2 based on said least one parameter associated with said loan account includes at least
3 one of the following:

4 determining weight associated with said at least one parameter
5 associated with said loan account;
6 determining a plurality of weights associated with a respective
7 plurality of parameters associated with said loan account; and
8 receiving data indicative of a weight associated with said at least one
9 parameter associated with said loan account.

1 22. The method of claim 18, wherein said determining a second weighted score
2 based on at least one parameter associated with said customer includes at least one of
3 the following:

4 determining a weight associated with said at least one parameter
5 associated with said customer;
6 determining a plurality of weights associated with a respective
7 plurality of parameters associated with said customer; and
8 receiving data indicative of a weight associated with said at least one
9 parameter associated with said customer.

1 23. The method of claim 18, wherein said determining a final score based on said
2 first weighted score and said second weighted score includes at least one of the
3 following:

4 summing said first weighted score and said second weighted score; and
5 applying an algorithm using said first weighted score and said second
6 weighted score to generate said final score.

1 24. The method of claim 18, wherein said comparing said final score with a
2 threshold indicative of a likelihood that said customer will reuse said loan account
3 includes at least one of the following:

4 determining said threshold; and
5 providing said final score to a device that can compare said final score
6 and said threshold.

1 25. The method of claim 18, further comprising at least one of the following:

2 identifying said at least one parameter associated with said loan
3 account; and
4 identifying said at least one parameter associated with said customer.

1 26. The method of claim 18, further comprising:

2 determining a course of action regarding said customer based, at least
3 in part, on said final score.

1 27. The method of claim 18, wherein said at least one parameter associated with
2 said loan account includes at least one of the following:
3 information regarding at least one payment made to said loan account;
4 information regarding a number of payments made to said loan account
5 during a time period;
6 information regarding at least one loan from said loan account;
7 information regarding a number of loans made from said loan account
8 during a time period;
9 information regarding a number of payoffs to said loan account during
10 a time period;
11 information regarding utilization of said loan account;
12 information regarding at least one delinquent payment;
13 information regarding a number of delinquent payments made to said
14 loan account during a time period;
15 an interest rate associated with said loan account;
16 a minimum monthly payment required for said loan account; and
17 a maximum allowable balance associated with said loan account.

1 28. The method of claim 18, wherein said at least one parameter associated with
2 said customer includes at least one of the following:
3 demographic information related to said customer;
4 information regarding said customer's income;
5 information regarding said customer's credit history;
6 information regarding said customer's gender;
7 information regarding at least one loan channel used by said customer;
8 information regarding a credit rating associated with said customer;
9 information regarding another financial account associated with said
10 customer;
11 information regarding at least one revolving agreement associated with
12 said customer;

13 information regarding at least one bonus account associated with said
14 customer;
15 information regarding a credit permission category associated with said
16 customer;
17 information regarding a job type associated with said customer;
18 information regarding an insurance type associated with said customer;
19 and
20 information regarding a number of people in said customer's
21 household.

1 29. A method for determining if a customer is likely to reuse a financial account,
2 comprising:
3 determining a plurality of parameters associated with a financial
4 account and a customer associated with said loan account;
5 determining a weighted score for each of at least a subset of said
6 plurality of parameters; and
7 determining a final score based, at least in part, on said weighted
8 scores, wherein said final score is indicative of said customer's likelihood of
9 using said financial account in the future

1 30. The method of claim 29, further comprising:
2 determining a course of action regarding said customer based, at least
3 in part, on said final score.

1 31. A system for selecting a course of action regarding a customer having a
2 financial account, comprising:
3 a memory;
4 a communication port; and
5 a processor connected to said memory and said communication port,
6 said processor being operative to:
7 receive first data associated with a customer having a financial
8 account;

9 receive second data, said second data regarding said financial
10 account;
11 determine a score associated with said customer based, at least
12 in part, on said first data and said second data, wherein said score is
13 indicative of said customer's likelihood of using said financial account
14 in the future; and
15 select a course of action regarding said customer based, at least
16 in part, on said score.

1 32. A computer program product in a computer readable medium for selecting a
2 course of action regarding a customer having a financial account, comprising:
3 first instructions for obtaining first data associated with a customer
4 having a financial account;
5 second instructions for obtaining second data, said second data
6 regarding said financial account;
7 third instructions for associating a score with said customer based, at
8 least in part, on said first data and said second data, wherein said score is
9 indicative of said customer's likelihood of using said financial account in the
10 future; and
11 fourth instructions for determining a course of action regarding said
12 customer based, at least in part, on said score.